

ACCOUNT OPENING SYSTEM

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Abstract:

PURPOSE: To reduce a cost for account opening by generating a file in accordance with an account corresponding to an account opening request from a terminal by a host computer, and sending a telegram informing the opening of the account to the terminal when the account is opened.

CONSTITUTION: A message (account opening) displayed on an item selection picture is selected. A customer inputs an account name and a password number to a touch panel 20 according to the picture, and it is stored in a RAM 44. A request to open the account is issued by transmitting the telegram on which a bank number, a branch number, an item, an account number, the account name, and an input amount, etc., are described read out from the RAM 44 to a host CPU 6 via an interface 46 and transmission control equipment 62. The CPU 6 generates a new file when no problem exists, and sends the telegram to inform the opening of the account to an automatic teller machine ATM 4 via the equipment 62. Also, a card issuing part 51 or a passbook issuing part 55 is started up, and a magnetic card 2 or a passbook 16 is issued and delivered to the customer. Thereby, it is possible to open the account newly by performing an operation by the customer even when no clerk for account opening is present. (From: *Patent Abstracts of Japan*, Section: P, Section No. 1446, Vol. 16, No. 525, Pg. 17, October 28, 1992)

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